Fulton Bank
BOSS

Quick Reference Guide

Creating an ACH Payment

Published on 4/16/2019

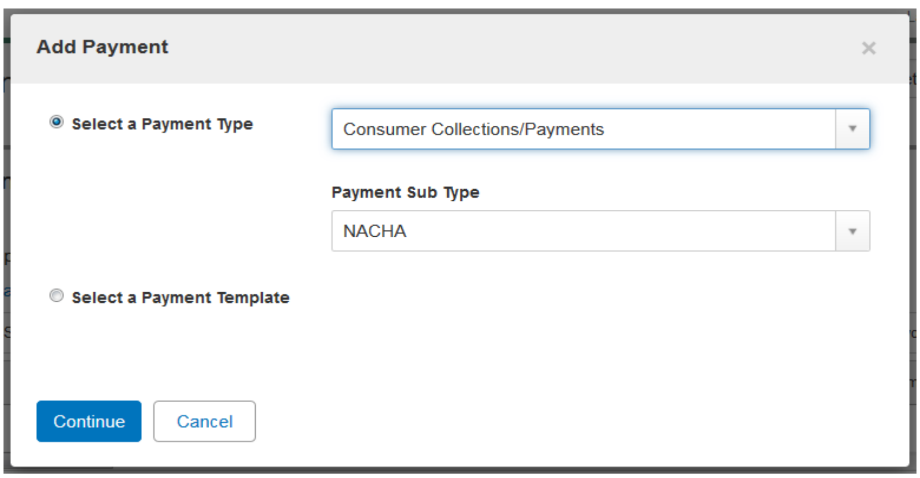
ACH / NACHA Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

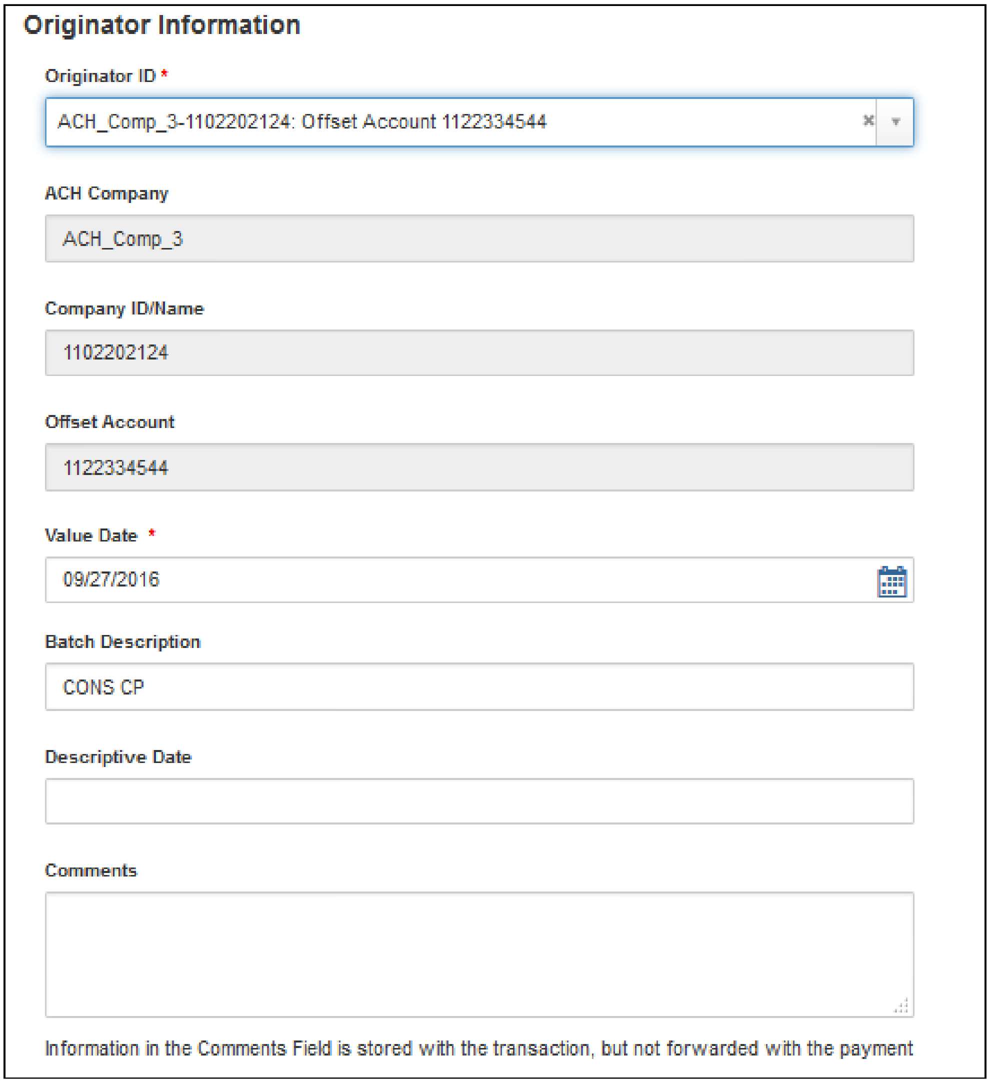
To create a payment:

1. Select **Payment Management** from the **Payments** menu.
2. Click **Add a New Payment**.

3. Use the **Payment Type** drop-down to select the appropriate payment type, or use the **Select a Payment Template** drop-down to select an existing template.
4. If the **Payment Sub Type** drop-down appears, use it to select NACHA as the payment method.
5. Click **Continue**.



6. Select the originator ID.



The **ACH Company, Company ID / Name**, and **Offset Account** fields are automatically populated with any relevant data.

Note

If you selected a template, some fields may already be completed.

 Version 3.8 April 2019

7. In the **Value Date** field, the earliest possible value date will automatically be selected. If needed, you can enter a different value date or select one using the calendar icon.

   The application will display a cutoff time by which the payment has to be approved. This will appear below the **Value Date** field. For example, "Payment must be approved by 21/04/2018 20:00 PST."

   Note

   If you modify the payment, this cutoff time may change. Be sure the payment is approved before the cutoff time.

   (optional) If this payment can be made today, the **Make this a Same Day Payment** checkbox appears. Check it if required.

   Note that if the payment is made after the cutoff time for the day, the payment will be made on the next available business day.

8. **Batch Description:** This identifies the contents of the batch and is usually automatically populated according to your bank's specifications. Unless the field is protected, the value can be changed.

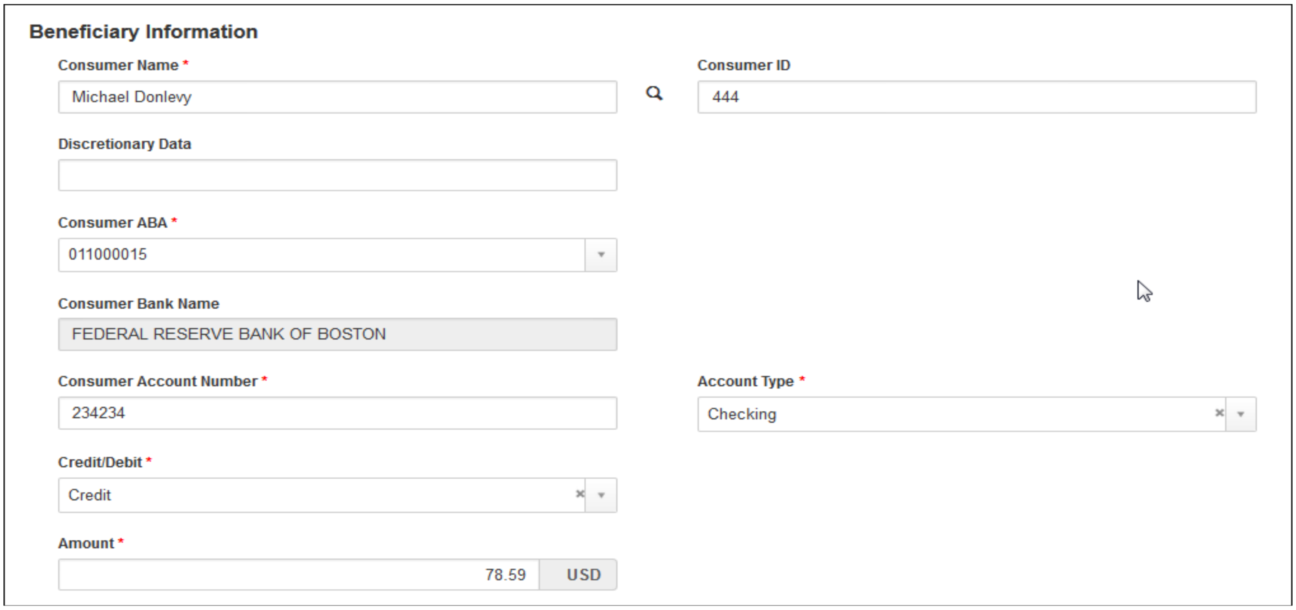
9. (optional) Company discretionary data is company data in NACHA format. It is usually not required unless requested by the processor of NACHA payments. Company discretionary data is located in the batch header of the ACH file.

   The **Company Discretionary Data** field will be populated by information taken from the Client ACH Company Information entered by an administrator. The field can be edited as necessary.

10. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. For same day payments, this field may be protected.

11. (optional) Enter any comments.

12. In the **Beneficiary Information** section, enter or select the name of the beneficiary. If you select an existing beneficiary, beneficiary address and bank information is automatically filled in. Fields in this section will vary depending on the payment type you selected.



13. Complete the **Beneficiary Information** section as needed.

14. In the **Amount** field, enter the transaction amount.

15. (optional) Check the **Create Prenote** box if you want to create and send a prenote.

16. (optional) Check the **Hold** box if you want to place a hold on the transaction.

17. If necessary, enter the addenda data and a transactional comment.

18. To exclude this beneficiary from the batch before or after certain dates, see Excluding a Beneficiary from a Batch.

19. (optional) If you have permission to add beneficiaries to the Beneficiary Address Book and want to add this payee, check **Update Address Book**.

20. To add another beneficiary to the batch, click **Add Another Beneficiary**.

21. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template Code (a descriptive name for the template) and Template Description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template will need to be approved before it can be used. For information on approval, see Working with Lists.

22. Click **Submit** to submit the payment for approval or **Save for Later** to save a draft of the payment.

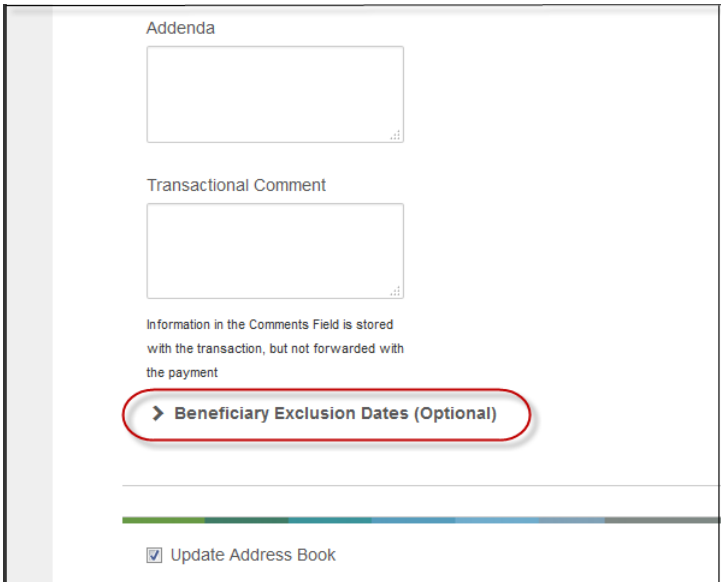
Notes

- A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management list. See Working with Lists for more information.
- Your organization may have special processing configured for batches that exceed a specified number of beneficiaries. See Large Batch Processing for details

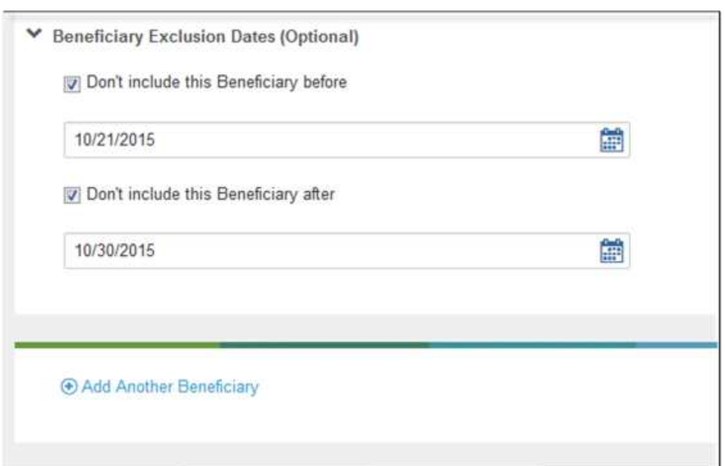
Excluding a Beneficiary from a Batch

You can exclude a beneficiary from a batch payment by selecting one or more exclusion dates. To exclude a beneficiary:

1. Click **Beneficiary Exclusion Dates**.

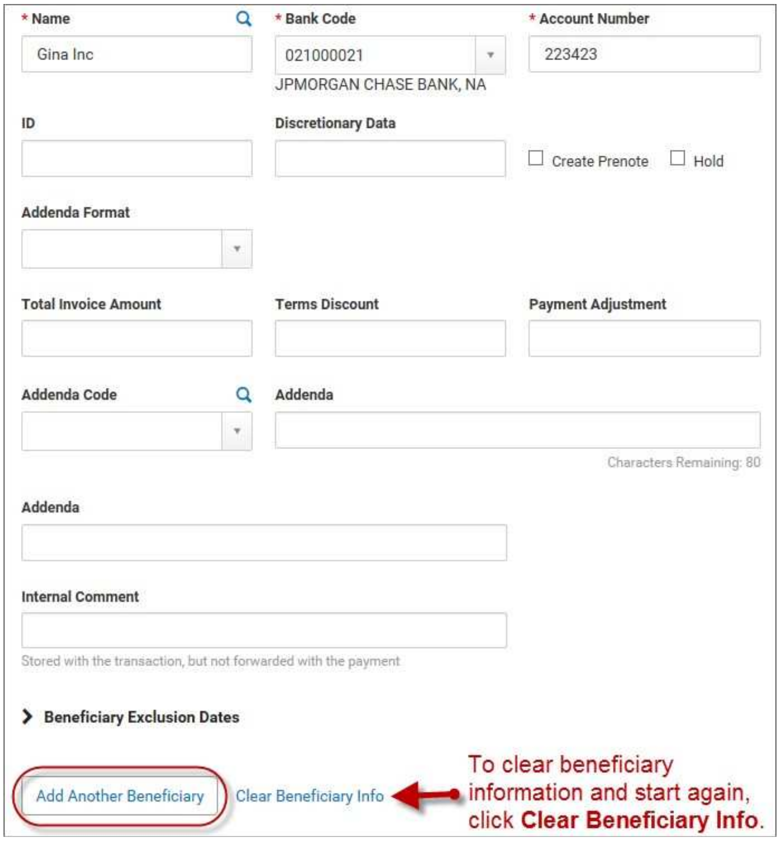


2. Do one or both of the following:
   - Check the **Don't include this Beneficiary before** checkbox, and use the calendar icon to select a date before which you don't want this beneficiary to be paid.
   - Check the **Don't include this Beneficiary after** checkbox, and use the calendar icon to select a date after which you don't want this beneficiary to be paid.



Adding Another Beneficiary

You can add another beneficiary to a batch payment by clicking the **Add Another Beneficiary** link at the bottom of the screen.

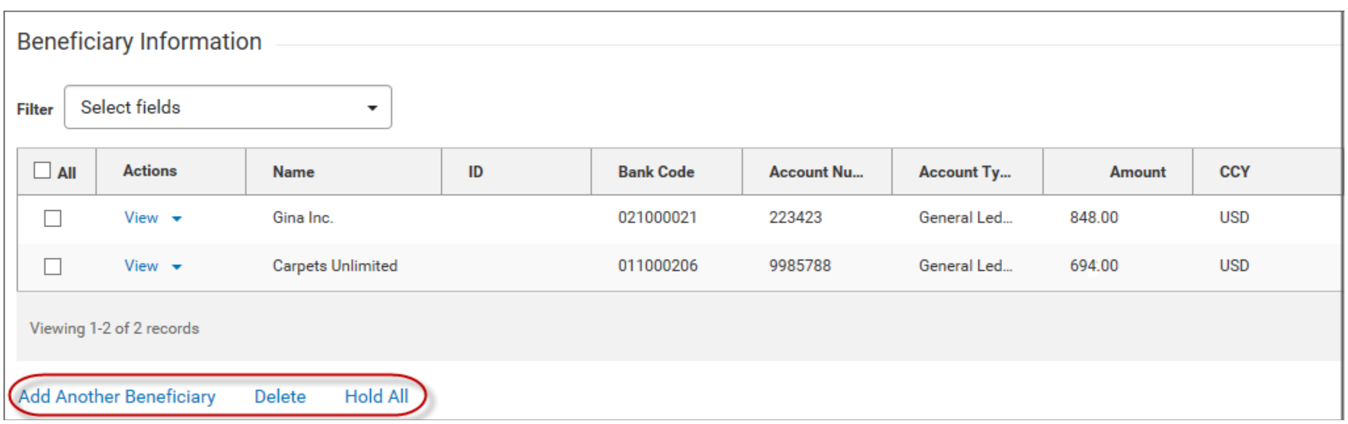


Note

To clear beneficiary information and start again, click **Clear Beneficiary Info**.

After clicking the **Add Another Beneficiary** link, another window will appear where you can enter information for the next beneficiary.

When a payment has more than one beneficiary, the beneficiaries are displayed in the Beneficiary Information grid toward the bottom of the screen.



The grid features the following options:

- **Add Another Beneficiary:** Click this to add a new beneficiary, and then proceed as described above.
- **Delete:** Check the boxes for the beneficiaries you want to remove, and then click **Delete**. To remove all beneficiaries, click the **All** checkbox.
- **Hold All:** Click to place a hold on payments to all listed beneficiaries.

When you have finished adding beneficiaries, you can submit or save the payment.

Payment Statuses

Below is a list of payment statuses.

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified or
Incomplete	Saved in an incomplete status. Can be modified or deleted.
Needs Repair	Needs repair usually due to an error in a file import validation.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high value payments. Not available for modification or deletion.
Approved	An approved payment is ready for extraction to the back office. An approved payment cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified or deleted.
Deleted	Not available for workflow or modification.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Needs Rate	Needs an exchange rate.
Released	Released to the back office. Not available for deletion or modification.
Bank Received	Received by the back office. Not available for deletion or modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion or modification.
Rejected	Rejected by the back office. Not available for workflow, deletion, or

